



# Schedule of Miscellaneous Fees

## Effective October 1, 2025

| Description                                                                                                                                                                                                            | Fee                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------|
| Check Cashing – On Us Checks for non-customer                                                                                                                                                                          | \$10.00 per check           |
| Check Cashing – Canadian checks                                                                                                                                                                                        | \$5.00 per check            |
| Check Cashing – checks drawn on banks in UK, France, Germany, and Japan                                                                                                                                                | \$20.00 per check           |
| Cashier's Check                                                                                                                                                                                                        | \$5.00 per check            |
| Copy of Check                                                                                                                                                                                                          | \$5.00 per check            |
| Copy (paper or electronic) of Statement from Deposit Account                                                                                                                                                           | \$5.00 per statement        |
| Check Orders                                                                                                                                                                                                           | Fee based on style of check |
| Child and Spousal Support Levies                                                                                                                                                                                       | \$5.00 per payment          |
| Coin Machine                                                                                                                                                                                                           | 5% of Total Coin Processed  |
| Dormancy - Statement Savings account with a balance of \$1,000.00 or less is considered dormant if for one year you have cashed no checks against, made no deposits to, withdrawals from or updates to these accounts. | \$5.00 per quarter          |
| Dormancy - Checking Accounts are considered dormant if for six months, you have cashed no checks against, made no deposits to or withdrawals from these accounts.                                                      | \$5.00 per month            |
| Early Account Closing (within six months of opening)                                                                                                                                                                   | \$25.00                     |
| Garnishments                                                                                                                                                                                                           | \$50.00 per request         |
| Incoming Wire Fee (Domestic/International)                                                                                                                                                                             | \$10.00                     |
| Non-Sufficient Funds (ACH, ATM/Debit/Check) Each Item*                                                                                                                                                                 | \$33.00                     |
| Overdraft Fee (ACH, ATM/Debit/Check/Telephone Transfer/Internet Transfer) *                                                                                                                                            | \$33.00                     |
| Outgoing Wire- Domestic                                                                                                                                                                                                | \$20.00                     |
| Outgoing Wire - International                                                                                                                                                                                          | \$40.00                     |
| Overdraft fee - transfer from saving account                                                                                                                                                                           | \$5.00                      |
| Mailed Paper Statement<br>*Monthly cycle statement for checking accounts (fee per month)<br>**Quarterly statement for savings accounts (fee per quarter)                                                               | \$5.00                      |
| Personal Money Order                                                                                                                                                                                                   | \$3.00 per money order      |
| Replace (Lost) ATM or Debit Card                                                                                                                                                                                       | \$10.00                     |
| Research Per Hour (Including account balancing assistance)                                                                                                                                                             | \$22.00                     |
| Return Check Fee                                                                                                                                                                                                       | \$15.00                     |
| Safe Deposit Box Drilling Fee                                                                                                                                                                                          | \$125.00                    |
| Safe Deposit Box Key Replacement                                                                                                                                                                                       | \$10.00                     |
| Stop Payment (All Items)                                                                                                                                                                                               | \$33.00                     |
| Tax Levy                                                                                                                                                                                                               | \$50.00 per request         |
| Undeliverable Mail                                                                                                                                                                                                     | \$5.00 per month            |
| Visa Check-Mate Debit Card or First Federal ATM Servicard, Visa Credit Card- if no currency conversion is necessary the international service assessment fee:                                                          | 0.80%                       |
| Visa Check-Mate Debit Card or First Federal ATM Servicard, Visa Credit Card-Visa will charge an international service assessment fee on all international transactions involving a currency conversion fee of:         | 1%                          |

\*The maximum overdraft or non-sufficient funds fee's that can be charged is 6 fees per day, per account. An item or debit returned for insufficient funds may be represented to the bank for payment multiple times. However, you will not be charged an overdraft or non-sufficient funds fee for the representation.

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**www.FFLorain.bank**